REMARKS

Claims 1 - 14 are pending in this application. By this Amendment, the specification is amended and claims 5 - 14 are amended to eliminate multiple dependencies. Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,

Tarffes(A. Oliff

Registration No. 27,075

Joel S. Armstrong

Registration No. 36,430

JAO:JSA/crh

Date: June 9, 2006

OLIFF & BERRIDGE, PLC P.O. Box 19928 Alexandria, Virginia 22320 Telephone: (703) 836-6400 DEPOSIT ACCOUNT USE AUTHORIZATION

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